

Please type a plus sign (+) inside this box → +

PTO/SB/08A (10-96)

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 3

Complete if Known

Application Number	10/616,456
Filing Date	July 9, 2003
First Named Inventor	Frank ZIZZAMIA
Group Art Unit	3629
Examiner Name	Not Yet Assigned
Attorney Docket Number	098056/141

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A	4,975,840		DeTore et al.	12-04-1990	
	B	5,893,072		Zizzamia	04-06-1999	
	C	5,970,464		Apte et al.	10-19-1999	
	D	6,014,632		Gamble et al.	01-11-2000	
	E	6,236,975		Boe et al.	05-22-2001	
	F	6,173,280		Ramkumar et al.	01-09-2001	
	G	6,148,297		Swor et al.	11-14-2000	
	H	6,128,599		Walker et al.	10-03-2000	
	I	6,076,072		Libman	06-13-2000	
	J	6,038,554		Vig	03-14-2000	
	K	6,009,415		Shurling et al.	12-28-1999	
	L	6,003,020		Hazlehurst et al.	12-14-1999	
	M	5,956,691		Powers	09-21-1999	
	N	5,884,275		Peterson et al.	03-16-1999	
	O	5,774,883		Andersen et al.	06-30-1998	
	P	5,819,266		Agrawal et al.	10-06-1998	
	Q	7,392,201		Binns et al.	06-24-2008	
	R	4,837,693		Schotz	06-06-1989	
	S	5,613,072		Hammond et al.	03-18-1997	
	T	5,937,387		Summerell et al.	08-10-1999	
	U	6,182,048		Osborn et al.	01-30-2001	
	V	2002/0116231		Hele et al.	08-22-2002	
	W	2002/0133441		Tanaka	09-19-2002	
	X	2002/0188480		Liebeskind et al.	12-12-2002	
	Y	4,766,539		Fox	08-23-1988	
	Z	4,831,526		Luchs et al.	05-16-1989	
	AA	5,191,522		Bosco et al.	03-02-1993	
	BB	5,692,107		Simoudis et al.	11-25-1997	
	CC	5,752,236		Sexton et al.	05-12-1998	
	DD	5,809,478		Greco et al.	09-15-1998	
	EE	5,839,113		Federau et al.	11-17-1998	
	FF	6,456,979		Flagg	09-24-2002	
	GG	6,473,084		Phillips et al.	10-29-2002	
	HH	6,725,210		Key et al.	04-20-2004	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known	
		Application Number	10/616,456
		Filing Date	July 9, 2003
		First Named Inventor	Frank Zizzamia
		Art Unit	3629
		Examiner Name	Not Yet Assigned
Sheet 2	of 3	Attorney Docket Number	098056/00141

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	II	Dionne, Georges. "Handbook of Insurance" Copyright 2000. Kluwer Academic Publishers Group.	
	JJ	Clapp, John M., Fields, Joseph A., Ghosh, Chinmoy. "An Examination of Profitability in Spatial Markets: The Case of Life Insurance Agency Locations" Sep 1990.	
		Journal of Risk and Insurance. Vol. 57, Iss. 3.	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.